

## Protecting Your Credit Report

On your request, consumer credit bureaus **must freeze credit reports** to combat fraud and identity theft. In addition:

- A freeze is required to be implemented within five days of the request.
- If there is a security breach involving computerized personal information, businesses must inform consumers **(PA 05-148)**.
- All residents in New England are entitled to a **free credit report**.
- Requests for the credit report can be made by phone or mail from three nationwide consumer credit reporting companies.

This is an effective tool in fighting identity theft.



- **Equifax:**  
[www.equifax.com](http://www.equifax.com)  
(800-525-6285)
- **Experian:**  
[www.experiandirect.com](http://www.experiandirect.com)  
(888-397-3742)
- **Transunion:**  
[www.truedirect.com](http://www.truedirect.com)  
(800-680-7289)

# Protecting Your Rights

## Protecting Your Privacy

- **PA 03-156** prohibits most individuals and businesses from publicly disclosing social security numbers.
- This prohibition does not prevent the numbers from being (1) collected, used, or released as required by state or federal law, or (2) used for internal verification or administrative purposes.
- No person, firm, corporation, or other entity, other than the state or its political subdivisions, can:
  1. Intentionally communicate or otherwise make available to the general public an individual's social security number.
  2. Print anyone's social security number on any card that the person must use to access the person's or entity's products or services.
  3. Require anyone to use his social security number to access an Internet web site, unless a password, personal identification number or other authentication is also required to access it.



## Protection Against Identity Theft

Crimes against banks have been growing at an alarming rate. To provide the necessary protection:



- We have corrected an outdated portion of the state privacy laws to permit Connecticut financial institutions to participate in secure information network sharing programs across the country.
- Potential victims of identity theft may now obtain bank information from bank records in which fraudulent activity may have taken place.

This legislation will help provide you with protections from identity theft **(PA 05-62)**.

*Patricia.Widlitz@cga.ct.gov*

Dear Friends,

As a member of the Banks Committee, I frequently receive updated information on problems with identity theft. With the technology advancement that has taken place, identity theft is a problem that is growing at an incredibly high rate.

The recent identity theft focus is targeting your home computer and software. Remember that banks will never ask you to update your personal information online. However, there are many imposters who will try to lure you to their website to reveal your personal information.

Keeping your virus software up to date, being extremely careful when using credit cards, and monitoring your credit rating are essential steps to protect your financial security.

The information included in this mailing will enable you to monitor your credit rating free of charge. I hope you will find it useful.

As always, it is an honor to represent you at the State Capitol.

Sincerely,



***Representing Guilford and Branford***

Finance, Public Health, Banks, and Regulation Review Committees

**At the Capitol:**

1-800-842-1902 (toll free)

**At Home:**

453-9924

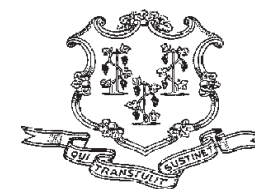
Legislative Office Building

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State Representative  
***Patricia Widlitz***  
Assistant Majority Leader



# Preventing Identity Theft

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